

A woman with long blonde hair, wearing a blue patterned shirt and black pants, is captured mid-jump on a rocky, moss-covered hill. The sky is filled with dramatic, grey and white clouds. The overall scene conveys a sense of freedom and adventure.

THE TRAVEL BINDER'S

HOW TO WANDER ON A BUDGET

**TIPS FOR THE CASH-CONSCIOUS
TRAVELLER**

See inside for
eleven exclusive tips
from a seasoned solo
traveller and intrepid
digital nomad.

“Budget travel isn’t necessarily about travelling as cheaply as possible. It’s about *choosing* how to spend your money.”

– AMY HUZIAK
@THETRAVELBINDER



Western Australia

WHAT DOES TRAVELLING ON A BUDGET REALLY MEAN?

I STARTED TO TRAVEL INTERNATIONALLY WHEN I WAS A BROKE COLLEGE STUDENT WHO WAS WORKING TWO JOBS, STUDYING FULL-TIME, AND JUST MAKING ENDS MEET.

I WAS SEVENTEEN YEARS OLD, AND LIKE MANY YOUNG PEOPLE, MY GOAL AS A BUDGET TRAVELLER WAS SIMPLY TO TRAVEL AS CHEAPLY AS POSSIBLE. I WOULD CRASH ON THE FLOOR OF A FRIEND-OF-A-FRIEND, DRINK THE CHEAPEST BEER AT SKETCHY DIVE BARS, AND TAKE THE WORST FLIGHTS WITH MULTIPLE LAYOVERS, ALL SO THAT I COULD SEE THE WORLD.

NOW THAT I'M THIRTY, MY GOAL FOR BUDGET TRAVEL IS DIFFERENT. I'M NOT A PENNILESS STUDENT ANYMORE, AND MY GOAL ISN'T TO SPEND THE ABSOLUTE LEAST AMOUNT OF MONEY ON TRAVEL. INSTEAD, I WANT TO MAKE SURE THAT I SPEND MONEY ON THINGS I ACTUALLY WANT, INSTEAD OF WASTING IT ON THINGS THAT I DON'T.

FOR EXAMPLE, I HATE SPENDING MONEY ON FLIGHTS. I WILL GET UP AT 3 A.M. AND TAKE A FLIGHT WITH MULTIPLE CONNECTIONS TO SAVE A FEW BUCKS. BUT ON THE FLIP SIDE, I DON'T LIKE TO SKIMP ON ACCOMMODATIONS. STAYING IN MASSIVE DORMS FILLED WITH SNORING STRANGERS IS SOMETHING I TRY TO AVOID. BECAUSE I TAKE CHEAP FLIGHTS, I CAN AFFORD TO GET A PRIVATE ROOM SOME OF THE TIME. BUDGET TRAVEL IS SIMPLY MAKING CONSCIOUS DECISIONS ABOUT YOUR PRIORITIES.

MY BUDGET TIPS COME FROM MY OWN EXPERIENCE TRAVELLING THROUGH THIRTY-ONE COUNTRIES ACROSS FIVE CONTINENTS. NOW I AM SHARING MY WISDOM TO HELP YOU FULFILL YOUR DREAMS OF TRAVELLING THE WORLD, WITHOUT BREAKING THE BANK.



The Pinnacles, Western Australia

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TIP ONE

PICK YOUR DESTINATION(S) WISELY

THERE ARE TWO IMPORTANT THINGS TO CONSIDER WHEN YOU CHOOSE YOUR TRAVEL DESTINATION(S):

FIRST, WHAT IS THE COST OF THE FLIGHT TO GET THERE?

SECOND, HOW MUCH WILL FOOD, ACCOMMODATIONS, TRANSPORT, AND FUN COST ONCE YOU ARRIVE?

BALANCING THESE TWO QUESTIONS IS INCREDIBLY IMPORTANT TO YOUR BUDGET. YES, THAILAND IS VERY CHEAP ONCE YOU GET THERE, BUT IF YOUR FLIGHT FROM HOME COSTS THOUSANDS OF DOLLARS, YOU'RE GOING TO BREAK THE BANK OVERALL. TRAVELLING IN KOREA IS MORE EXPENSIVE DAY-TO-DAY, BUT IF THE FLIGHT IS SIGNIFICANTLY CHEAPER, YOU MAY COME OUT AHEAD IN THE END.

*FIGURE OUT WHERE YOU CAN AFFORD TO TRAVEL
USING THIS SIMPLE FORMULA*

STEP ONE: TAKE YOUR TOTAL BUDGET
\$2000

STEP TWO: MINUS THE COST OF YOUR FLIGHT
\$2000 - \$1200 FOR A FLIGHT TO THAILAND = \$800

STEP THREE: DIVIDE THE REMAINING AMOUNT BY
THE AMOUNT OF DAYS IN YOUR TRIP
\$800 ÷ 14 DAYS = \$57.14 DAILY BUDGET

STEP FOUR: ASSESS IF YOU CAN AFFORD EVERYTHING YOU NEED,
INCLUDING FOOD, ACCOMMODATIONS, TRANSPORT, AND FUN
YES, THAILAND ON \$50 A DAY IS TOTALLY POSSIBLE!

BUDGET
DESTINATIONS IN
ASIA:

THAILAND
VIETNAM
INDONESIA
LAOS
CAMBODIA
PHILIPPINES

Chiang Mai, Thailand



TIP TWO CASH OR CREDIT?

Oamaru, New Zealand

SHOULD YOU PAY WITH CASH OR CREDIT?

IT'S SUPER ANNOYING, BUT YOU USUALLY HAVE TO PAY SOMEONE TO BE ABLE TO ACCESS YOUR MONEY WHILE TRAVELLING ABROAD. MAKE SURE THAT YOU RESEARCH THE COST OF DIFFERENT PAYMENT METHODS BEFORE YOU TRAVEL.

CASH: I USUALLY PREFER TO PAY CASH FOR MOST THINGS WHILE ABROAD. DEPENDING WHICH COUNTRY YOU ARE IN, CASH MAY BE ALL THAT'S ACCEPTED, SO IT'S GOOD TO BE PREPARED WITH AT LEAST SOME CASH AT ALL TIMES.

HOWEVER, YOUR BANK PROBABLY CHARGES YOU INTERNATIONAL ATM FEES, SO BE AWARE OF HOW MUCH EACH CASH WITHDRAWAL COSTS YOU. WHEN I LOOKED INTO IT, I DISCOVERED THAT MY BANK CHARGES A \$5 FLAT FEE *PER WITHDRAWAL*, ON TOP OF THE USUAL ATM FEE. I STILL LIKE USING CASH, BUT I ACTIVELY TRY TO MINIMIZE MY AMOUNT OF WITHDRAWALS TO AVOID THAT FEE AS MUCH AS POSSIBLE.

DEBIT: USUALLY DEBIT/INTERAC/EFTPOS CARDS DO NOT WORK IN FOREIGN POINT-OF-SALE MACHINES, AND CAN ONLY BE USED IN AN ATM. IF YOU'RE LUCKY ENOUGH TO HAVE A CARD THAT DOES WORK, MAKE SURE YOU'RE AWARE OF ANY TRANSACTION FEES, AND HOW YOUR BANK CALCULATES CURRENCY CONVERSION.

CREDIT: WHEN I TRAVEL IN COUNTRIES WHERE CREDIT IS WIDELY ACCEPTED, I USUALLY FIND THAT PAYING CREDIT IS THE MOST COST-EFFECTIVE OPTION. I HAVE A TRAVELLER'S CREDIT CARD THAT DOES NOT CHARGE ME EXTRA FEES FOR INTERNATIONAL TRANSACTIONS. IF YOU DON'T HAVE ONE, LOOK INTO IT! JUST BE AWARE THAT IN SOME COUNTRIES (AHM, AUSTRALIA) BUSINESSES CHARGE YOU EXTRA FEES TO PAY WITH A CARD. THESE EXTRA FEES (OFTEN 2-10%) CAN ADD UP IF YOU'RE USING THEM ON MULTIPLE LARGE TRANSACTIONS.

CHOOSING THE MOST BUDGET-EFFECTIVE WAY TO PAY WHILE YOU'RE ABROAD WILL DEPEND ON YOUR PARTICULAR BANK AND CARDS, SO MAKE SURE YOU DO YOUR RESEARCH.



Penang, Malaysia



Kathmandu, Nepal

TIP THREE EAT OUT OR EAT IN?

IF YOU'RE A FOODIE LIKE ME, EATING IS SOMETHING YOU LOOK FORWARD TO WHEN YOU TRAVEL. FOOD IS AN EXPENSE YOU HAVE TO ACCOUNT FOR WHETHER YOU ARE ABROAD OR AT HOME, SO MAKE SURE TO INCLUDE SOME MONEY FOR TASTY EATS IN YOUR BUDGET.

TO FIGURE OUT WHAT YOUR MOST BUDGET-FRIENDLY FOOD OPTION IS, FIND OUT WHAT LOCAL PEOPLE DO FOR MEALS. DO THEY USUALLY EAT OUT, OR DO THEY USUALLY PURCHASE GROCERIES AND COOK AT HOME?

IN COUNTRIES WHERE EATING OUT IS VERY CHEAP (E.G. VIETNAM, MALAYSIA), THE LOCAL PEOPLE USUALLY EAT OUT FOR SEVERAL MEALS A DAY. YOU CAN WALK DOWN ANY STREET AND FIND LOCALS EATING INEXPENSIVE MEALS AS THEY GO ABOUT THEIR DAYS. IN COUNTRIES LIKE THIS, EAT OUT FOR ALL OF YOUR MEALS.

IN COUNTRIES WHERE EATING OUT IS VERY EXPENSIVE (E.G. AUSTRALIA, USA, CANADA), THE LOCALS USUALLY BUY GROCERIES AND EAT AT HOME. IN COUNTRIES LIKE THIS, GO TO THE LOCAL GROCER AND PLAN YOUR MEALS BASED ON WHAT IS SEASONAL AND ON SALE.

NOTE: SOME PEOPLE ARE VERY HAPPY TO EAT AS CHEAPLY AS POSSIBLE, EATING RAMEN IN THEIR HOSTEL KITCHEN EACH DAY TO MAKE THEIR FOOD BUDGET LAST. I AM AN AVID FOODIE, AND EATING A LOT OF LOCAL FOOD WHILE I TRAVEL IS VERY IMPORTANT TO ME. THUS, I TEND TO BUDGET MORE FOR FOOD THAN TRAVELLERS WITH OTHER PRIORITIES.

TIP FOUR

EAT OUT WITH THE LOCALS

IF YOU ARE IN A PLACE WHERE THE LOCALS USUALLY EAT OUT, FIND OUT WHERE. ARE THEY EATING AT LOCAL RESTAURANTS, MARKETS, STREET VENDORS, HAWKERS, OR CAFES?

LOCALS USUALLY EAT IN LOCAL PLACES, AND YOU SHOULD TOO. A LOT OF RESTAURANTS (ESPECIALLY IN TOURIST AND BUSINESS CENTRES) CATER TO FOREIGNERS AND TOURISTS, AND TEND TO BE MORE EXPENSIVE THAN LOCAL PLACES.

WHEN LOOKING FOR
A LOCAL PLACE THAT IS
CHEAP AND DELICIOUS

LOOK FOR A PLACE
FILLED WITH LOCALS, NOT
OBVIOUS TOURISTS

LOOK FOR A PLACE
THAT IS BUSY

LOOK FOR A PLACE THAT
ONLY MAKES ONE OR TWO
THINGS (E.G. CHICKEN RICE,
NASI LEMAK, DUCK
NOODLES)

LOOK FOR A PLACE WHERE
THE MENU ISN'T IN ENGLISH
(UNLESS YOU'RE IN AN
ENGLISH-SPEAKING
COUNTRY, OBVIOUSLY)

DON'T LOOK FOR A
SIT-DOWN RESTAURANT,
LOOK FOR STREET FOOD,
MARKETS, OR TAKEAWAY



Tanjung Bungah, Malaysia

TIP FIVE

MAKE FRIENDS WITH STRANGERS

IF YOU HAVE EVER TRAVELLED SOLO, YOU WILL KNOW THAT ONE OF THE FEW DOWNSIDES IS NOT HAVING SOMEONE WITH WHOM TO SPLIT COSTS.

THAT IS, UNTIL YOU MAKE SOME NEW FRIENDS, OR EVEN HIT UP STRANGERS FOR A ONE-TIME COST SPLITTING SCENARIO. USUALLY OTHER TRAVELLERS ARE ALSO LOOKING TO LOWER THEIR COSTS, WHETHER THEY ARE TRAVELLING SOLO, IN A COUPLE, OR IN A GROUP. IN MY EXPERIENCE, MAKING FRIENDS WITH STRANGERS HAS BEEN A MUTUALLY BENEFICIAL EXPERIENCE.

THIS TIP HAS THE ADDED BONUS OF GIVING YOU AN EXCUSE TO MEET NEW PEOPLE, AND MAKE NEW FRIENDS. I KNOW THAT IT CAN BE HARD TO INTRODUCE YOURSELF TO STRANGERS. EVEN AFTER ALL OF THIS TIME TRAVELLING SOLO, I STILL GET NERVOUS! BUT MUCH LIKE ASKING FOR A LIGHT, ASKING IF ANYONE WANTS TO ACCOMPANY YOU TO SOMETHING FUN AND SPLIT THE COST IS USUALLY WELCOMED WITH A SMILE.

AND THE NEW FRIENDS YOU'LL MAKE ALONG THE WAY? THEY MAY BE A FRIEND FOR ONE DAY, BUT THEY MAY ALSO BECOME A FRIEND FOR LIFE. WHEN YOU MAKE THE FIRST MOVE, YOU WILL BE SURPRISED WHO WANTS TO SPEND TIME WITH YOU, AND SAVE A FEW BUCKS ALONG THE WAY.

SOME FRIENDLY IDEAS

TAKING A ROAD TRIP?

A CAR RENTAL COSTS THE SAME, REGARDLESS IF THERE ARE ONE OR FOUR PEOPLE IN THE VEHICLE. MAKE A FRIEND TO SHARE THE COST, EVEN FOR A DAY OR TWO, OR PICK UP OTHER TRAVELLERS (ROADSIDE OR AT HOSTELS) WHO ARE WILLING TO KICK IN A FEW BUCKS FOR GAS.

BOOKING A TOUR?

BOOK A TOUR WHEN TRAVELLING ALONE, AND BE PREPARED TO PAY THAT DREADED SINGLE SUPPLEMENT. ASK AROUND AND FIND ANOTHER SOLO TRAVELLER WHO IS WILLING TO BE YOUR BUDDY FOR THE TOUR, SAVING YOU BOTH THE EXTRA COST OF THAT ANNOYING SURCHARGE.

TAKING A TAXI OR TUKTUK?

AT MOST HOSTELS AND GUESTHOUSES, YOU CAN USUALLY FIND SOMEONE TO SHARE THE COST OF A TAXI, WHETHER IT BE TO THE AIRPORT, A POPULAR TOURIST ATTRACTION, OR A LOCAL RESTAURANT. ASK AROUND AN HOUR OR TWO BEFORE YOU WANT TO LEAVE, SO YOU HAVE SOME FLEXIBILITY ON DEPARTURE TIME. IF YOU'RE AT AN AIRPORT, DON'T BE AFRAID TO ASK UP THE TAXI LINE IF ANYONE IS GOING TO THE SAME AREA AS YOU.

GOING OUT FOR DINNER?

ASK A FEW PEOPLE FROM YOUR HOSTEL TO JOIN YOU. THE BEST WAY TO MAKE FRIENDS IS OVER FOOD. IF YOU EAT FAMILY-STYLE, YOU CAN SPLIT THE COST AND GET TO SAMPLE MORE DELICIOUS DISHES THAN YOU WOULD ON YOUR OWN.



A full-page background image showing a sunset over a body of water. The sun is a bright, glowing orb in the upper left quadrant, casting a long, shimmering golden reflection down the center of the water. The water is dark with many small, dark rocks or islands visible as silhouettes. The sky is a gradient of orange and yellow near the horizon, fading into a darker blue at the top.

TIP SIX

DON'T BOOK
IN ADVANCE,
UNLESS
YOU'RE SURE
IT WILL SELL
OUT

LET ME START BY EMPHASIZING THAT THIS TIP APPLIES BEST WHEN YOU ARE TRAVELLING WITH A FLEXIBLE SCHEDULE, AND IN REGIONS WHERE THE TOURIST ECONOMY IS RELATIVELY INFORMAL.

IF YOU ARE TRAVELLING ON A TIGHT SCHEDULE, OR IF A PARTICULAR ACTIVITY, SHOW, GAME, OR EVENT IS REALLY IMPORTANT TO YOU, BOOK IT IN ADVANCE. BUT KNOW THAT YOU ARE MAKING A CHOICE: YOU ARE PAYING EXTRA MONEY TO ENSURE THAT YOU HAVE A CONFIRMED BOOKING.

I USED TO BOOK EVERYTHING IN ADVANCE. THIS WAS PARTLY BECAUSE I'M USED TO LIVING IN A COUNTRY WHERE MOST THINGS CAN BE BOOKED ONLINE, AND PARTLY BECAUSE I WAS AFRAID OF MISSING OUT. NOW THAT I HAVE TRAVELLED MORE EXTENSIVELY, I HAVE LEARNED THAT IN MANY COUNTRIES, YOU ARE ABLE TO ACCESS SIGNIFICANTLY MORE VARIETY (AND FOR BETTER PRICES) IF YOU WAIT TO BOOK IN-PERSON.

MOST TOURIST DESTINATIONS ARE JAM-PACKED WITH LOCAL TOURISM COMPANIES, WHO ARE ABLE TO ARRANGE SAME-DAY OR NEXT-DAY TOURS FOR ALMOST EVERYTHING: WALKING TOURS, SPECIAL ATTRACTIONS, PLAYS AND SHOWS, CLASSES, BOAT EXCURSIONS, WINE TOURS, FOOD TOURS, PHOTO SHOOTS, SNORKELING AND SCUBA DIVING, HIKING, AND MORE.

BOOKING TOURS WHEN YOU ARRIVE AT YOUR DESTINATION WILL GIVE YOU THE ABILITY TO SHOP AROUND, COMPARE PRICES, AND BARGAIN FOR LAST-MINUTE DISCOUNTS.



TIP SEVEN

USE
THE
MAGIC
WORDS

Western Australia

ALMOST NOTHING HAS A FIXED PRICE.

I HAVE TRAVELLED IN EUROPE, ASIA, NORTH AMERICA, SOUTH AMERICA, AND OCEANIA, AND I HAVE DISCOVERED THAT IT IS ALMOST ALWAYS POSSIBLE TO GET A BETTER PRICE FOR GOODS, TRANSPORT, AND ACCOMMODATIONS. THIS SURPRISES MANY PEOPLE, WHO BELIEVE THE COST OF A HOTEL ROOM, A JACKET, OR A BUS TICKET TO BE A FIXED AMOUNT.

ALL YOU HAVE TO DO IS USE THOSE FIVE MAGIC WORDS: "IS THAT YOUR BEST PRICE?"

THE WORST THAT CAN HAPPEN IS THEY WILL TELL YOU IT'S THEIR FINAL PRICE, BUT USUALLY YOU WILL GET A CHEAPER OFFER, OR SOMETIMES A BETTER PRODUCT FOR THE SAME PRICE.

FOR EXAMPLE, I WAS RECENTLY TRAVELLING IN TASMANIA, AND I STOPPED AT A MOTEL FOR THE EVENING. WHEN I WALKED IN THE DOOR, I WAS TOLD THEY ONLY HAD A TRIPLE ROOM AVAILABLE FOR \$120. I ASKED, "IS THAT YOUR BEST PRICE?" AND AFTER CONSIDERING IT FOR A MOMENT, THE MOTEL MANAGER GAVE ME THE TRIPLE ROOM FOR THE SINGLE ROOM PRICE OF \$90. JUST TAKING A FEW MOMENTS TO ASK THIS SIMPLE QUESTION INSTANTLY SAVED ME \$30.

WHETHER YOU ARE IN A MARKET, A HOTEL, OR BOOKING A TOUR, VENDORS ARE RELUCTANT TO LET YOU WALK AWAY WHEN YOU'RE ALREADY IN FRONT OF THEM, AND GENERALLY WILL TRY TO SWEETEN THEIR OFFER.

A QUICK NOTE: OF COURSE, THERE ARE PLACES WHERE THE PRICES REALLY ARE FIXED, FOR EXAMPLE, IF YOU'RE SHOPPING IN A BIG CHAIN STORE. AVOID THESE PLACES AND SHOP IN LOCAL MARKETS. YOU WILL GET BETTER PRICES, MORE VARIETY, AND INTERESTING LOCALLY-MADE ITEMS.



TIP EIGHT TAKE TRANSIT

I HAVE MET A LOT OF TRAVELLERS WHO ARE AFRAID TO TAKE PUBLIC TRANSIT FOR A VARIETY OF REASONS. MOSTLY THEY ARE AFRAID OF GETTING LOST, AND UNSURE OF HOW SAFE SUCH SYSTEMS ARE. AS A CONSEQUENCE, THEY SPEND A LOT OF MONEY HIRING DRIVERS, RIDESHARES, AND TAXIS.

I USED TO FEEL THE SAME WAY, UNTIL I FIGURED OUT THAT PUBLIC TRANSIT SYSTEMS ABROAD TEND TO BE MUCH SAFER, FASTER, AND CHEAPER THAN THE ONES I'M USED TO IN NORTH AMERICA.

DO YOUR RESEARCH. MOST COUNTRIES IN EUROPE AND ASIA HAVE FABULOUS, AND ACCESSIBLE, TRAIN SYSTEMS. MANY BIG CITIES AND METROPOLITAN AREAS HAVE EXTENSIVE BUS SYSTEMS. DON'T BLOW YOUR BUDGET ON HIRING PRIVATE CARS: TAKE TRANSIT!

BENEFITS OF TAKING PUBLIC TRANSIT

BUDGET: SAVE A HEAP OF MONEY

CULTURE: GET CLOSER TO THE LOCAL PEOPLE,
AND GAIN A BETTER SENSE OF THE LIFE OF A CITY

ENVIRONMENT: BE GREEN, AND MAKE LESS IMPACT

TIP NINE

CHOOSE YOUR SOUVENIRS WISELY

A GOOD RULE OF THUMB FOR BUDGET TRAVEL IS TO SPEND MONEY ON EXPERIENCES, NOT THINGS. HOWEVER, IT'S PERFECTLY NATURAL TO WANT TO PICK UP A FEW SOUVENIRS OR GIFTS ALONG THE WAY.

MY ADVICE MAY SURPRISE YOU: DO NOT BUY THE CHEAPEST SOUVENIR YOU CAN FIND. IT'S USUALLY A SHOT GLASS, OR A T-SHIRT, AND WHEN YOU GET HOME, THESE THINGS USUALLY GO UNUSED INTO YOUR CUPBOARD, NEVER TO SEE THE LIGHT OF DAY AGAIN. CHEAP SOUVENIRS ARE OFTEN MONEY WASTED.

INSTEAD, GO FOR QUALITY OVER QUANTITY. PURCHASE A LOCALLY MADE CRAFT OR PIECE OF ART. CHOOSE SOMETHING THAT IS USEFUL, BEAUTIFUL, AND THAT WILL BE A CONVERSATION STARTER ABOUT YOUR TRAVELS. BUY DIRECTLY FROM LOCAL ARTISTS, WHO WILL GIVE YOU A FAIR PRICE ON THEIR WARES. YOU CAN ALSO FEEL GOOD KNOWING THAT YOU'RE SUPPORTING THE LOCAL ECONOMY, AND NOT JUST BUYING SOMETHING MASS-PRODUCED AND IMPORTED.



Caron Village, Thailand

TIP TEN

STAY IN
SMALL
PLACES
AND
DON'T
BOOK
ONLINE

Gili Trawangan, Indonesia

THIS MAY SEEM COUNTERINTUITIVE, BUT BOOKING ACCOMMODATIONS ONLINE IS OFTEN THE MOST EXPENSIVE WAY TO DO IT.

MOST OF US ARE USED TO PRODUCTS ONLINE BEING CHEAPER THAN IN STORES, BUT THE OPPOSITE IS USUALLY TRUE FOR SMALL ACCOMMODATIONS PROVIDERS: HOSTELS, LOCALLY-OWNED HOTELS, MOTELS, BED & BREAKFASTS, PENSIONS, AND GUESTHOUSES.

(NOTE THAT I AM NOT INCLUDING MAJOR HOTEL CHAINS IN THIS LIST, AS THEY ARE OUT OF MY PRICE RANGE AS A BUDGET TRAVELLER ANYWAY.)

ONLINE BOOKING SITES (FOR EXAMPLE, AGODA OR BOOKING.COM) MAKE THEIR REVENUE BY CHARGING ACCOMMODATIONS PROVIDERS FOR EVERY BOOKING THAT GOES THROUGH THEIR SITE. TO COVER THESE FEES, USUALLY SMALL BUSINESSES INFLATE THEIR RATES ONLINE BY ANYWHERE FROM 10-30%.

IF YOU PHONE THEM DIRECTLY, OR SHOW UP IN PERSON, YOU CAN USUALLY GET A BETTER RATE, MINUS THE HIDDEN ONLINE BOOKING FEES, AND YOU CAN ALSO ASK THE MAGIC QUESTION: **IS THAT YOUR BEST PRICE?**

THE BEST TIME TO PHONE OR SHOW UP IS TOWARD THE END OF THE DAY, WHEN ACCOMMODATIONS PROVIDERS USUALLY JUST WANT TO FILL THEIR ROOMS WITH HEADS IN BEDS.

TIP ELEVEN

WRITE IT DOWN

AN ESSENTIAL KEY TO BUDGET TRAVEL IS TO KEEP TRACK OF YOUR EXPENSES AS YOU PLAN, AND AS YOU GO.

IT IS VERY EASY FOR CASH TO BLEED THROUGH YOUR FINGERS, AND AT THE END OF THE DAY, YOU'RE LEFT WONDERING, "WHERE DID ALL OF MY MONEY GO?"

THERE ARE MANY TOOLS YOU CAN USE TO KEEP TRACK OF YOUR EXPENSES. YOU CAN USE AN APP ON YOUR PHONE, AN EXCEL SPREADSHEET, OR A GOOD OLD FASHIONED PEN AND NOTEBOOK.

MY PREFERENCE IS TO USE AN EXCEL SPREADSHEET, WHICH I UPDATE EVERY EVENING WITH MY EXPENSES FROM THE DAY.

AS YOU TRAVEL, REVIEW YOUR EXPENSES PERIODICALLY. ADD UP WHAT YOU ARE SPENDING ON TRANSPORT, ACCOMMODATIONS, FOOD, SOUVENIRS, AND FUN, AND MAKE SURE YOU'RE NOT OVERSPENDING YOUR BUDGET IN ANY CATEGORY.

SAMPLE EXPENSE TRACKING SHEET

Date	Location	Expenses	\$	Notes
March 3, 2019	Ubud, Bali	Hotel: Oka Wati	25.00	Booking Ref: 321
		Food	10.78	
March 4, 2019	Ubud, Bali	Hotel: Oka Wati	25.00	Booking Ref: 789
		Food	12.55	
		Waterfall Tour	55.00	Pickup At 8:00
March 5, 2019	Kuta, Bali	Transport: Taxi	9.00	
		Hotel: H-Ostel	11.00	Booking Ref: 543
		Food	8.32	
March 6, 2019	Kuta, Bali	Hotel: H-Ostel	11.00	Booking Ref: 678
		Food	15.60	
		Surf Lessons	25.00	Start At 10:00
		Total	208.25	



Agra, India

BUDGET + BINDER

DOES MONEY HOLD YOU BACK FROM FULFILLING YOUR TRAVEL DREAMS?

MY BUDGET TRAVEL TIPS ARE TESTED ACROSS FIVE CONTINENTS, AND WHEN YOU FOLLOW THEM, YOU WILL BE WELL ON YOUR WAY TO SEEING THE WORLD WITHOUT BREAKING THE BANK.

LET ME KNOW WHERE YOUR NEXT TRAVEL PLANS TAKE YOU, AND JOIN THE CONVERSATION BY FOLLOWING ME ON INSTAGRAM @THETRAVELBINDER. I WOULD LOVE TO CONNECT WITH YOU AND HEAR HOW YOU'RE MAKING YOUR WORLD-WIDE ADVENTURES FUN AND BUDGET-FRIENDLY.

HAPPY TRAILS, FRIENDS!

AMY



Nusa Lembongan, Indonesia

AMY HUZIAK

FIND ME ON
INSTAGRAM AND FACEBOOK
@THETRAVELBINDER

FIND MY WEBSITE AT
WWW.THETRAVELBINDER.COM

ABOUT THE TRAVEL BINDER

AMY HUZIAK WAS BORN AND RAISED IN THE FRIGID CANADIAN PRAIRIE PARADISE KNOWN AS SASKATOON, ON TREATY SIX TERRITORY. AMY HAS LIVED, STUDIED, AND WORKED IN CITIES ACROSS CANADA AND THE WORLD.

AMY IS A FREQUENT TRAVELER AND DIGITAL NOMAD. SHE RECENTLY ACHIEVED HER 30X30 GOAL OF VISITING THIRTY COUNTRIES BY THE TIME SHE TURNED THIRTY. AMY HAS TRAVELLED FIVE CONTINENTS, AND IS CURRENTLY PLANNING HOW SHE CAN VISIT THE OTHER TWO.

WITH A PROFESSIONAL BACKGROUND IN POLITICS AND SOCIAL JUSTICE ADVOCACY, AMY LOVES TRAVEL BECAUSE OF THE WAY THAT IT BREAKS DOWN BARRIERS AND COUNTERS THE CULTURE OF FEAR THAT IS PERVASIVE ACROSS THE WORLD. SHE BELIEVES THAT TRAVEL OPENS HEARTS AND MINDS, AND IS KEY TO A BETTER FUTURE.

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THE TRAVEL BINDER

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